

Certificate Number: 15111-PAE-DE-035337336

Bankruptcy Case Number: 18-18113



15111-PAE-DE-035337336

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on February 4, 2021, at 8:43 o'clock PM EST, Michael Earnest Graham completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 5, 2021 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education